

**From:** Debbie Beadle <windowshopper@embarqmail.com> on 06/28/2008 05:40:12 PM

**Subject:** Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

The Credit Card Co's have taken advantage of the consumer by raising interst rates if a pymt is a few hours late. Most co's allow a grace

period of at least 10 days. Also, majority of family's have to live on creidt cards due to the economy and the card companies know this and take advantage of consumer also.

Sincerely,

Ms. Debbie Beadle  
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